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Consumer Education is not intended to direct consumer choices. It does provide an awareness of alternatives and opportunities and assists the consumer in making the choice which is best for his purposes in light of his values. It is not the purpose of consumer education to indoctrinate values. Consumer education should provide the experiences that enable students to engage in the process of weighing the evidence necessary to arrive at an intelligent decision. Guidelines are suggested for the consumer education curriculum topics: (1) General Principles of Consumer Purchasing, (2) Budgeting or Managing Money, (3) Using Consumer Credit, (4) Buying Goods and Buying Services, (5) Purchasing and Maintaining Automotive Products and Services, (6) Using Leisure Time, Money, and Energy, (7) Renting or Owning a Home, (8) Making Use of Insurance, (9) Savings and Investments, (10) Consumer Taxes, and (11) Consumer Rights and Responsibilities. Each topic is presented through a statement of rationale, a list of objectives stated in behavioral terms, a suggested content outline, suggested student activities, and a few specific resources applicable to the topic. Additional resource materials for each topic are listed in the final section of this publication. Suggestions are also included for curriculum organization, time allotment, school and community resources. (FP)

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Guidelines for Consumer Education

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The Office of the
Superintendent of
Public Instruction
State of Illinois
Ray Page
Superintendent

1968

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U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

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Guidelines for Consumer Education

June 1968

3 Illinois State

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FOREWORD

Individuals must make choices in the many areas of daily life. Poor decision-making on the part of children and adults, both as individuals and in groups is readily observable. Choices involve not only basic economic factors but also factors of a social, political, esthetic, and moral nature. Frequently, choices need to be made on the basis of value judgments.

Consumer Education is not intended to direct consumer choices. It does provide awareness of alternatives and opportunities and assists the consumer in making the choice which is best for his purposes in light of his values. Nor is it the purpose of Consumer Education to indoctrinate values. Consumer Education should provide the experiences that enable students to engage in the process of weighing the evidence necessary to arrive at an intelligent decision. In this process, there will be numerous opportunities to consider what it means to make a life as well as to make a living. The need for Consumer Education in today's educational program is evident.

It is important that we make every effort to relate education to the realities of the student's daily life. If traditional programs do not adequately prepare our youth for living in today's and tomorrow's world, then we must be willing to break with tradition and make the necessary changes so that education will be relevant to student needs.

If curriculum organization is designed to focus attention upon essentials, it may well be claimed that Consumer Education deserves to be one of the integrating centers, not relegated to a subordinate position on the periphery of the educational program.

Within this philosophical framework concerning the importance of Consumer Education, a committee of thirteen competent and dedicated persons have worked with Doctor William L. Johnston, Director of Curriculum Services in the Office of the Superintendent of Public Instruction, in preparing this publication. These guidelines contain a wealth of material which should prove helpful to teachers and school administrators. There has been no attempt to present this material as a course of study, but rather to define and suggest practices which may prove essential to the development of a sound Consumer Education program.

Appreciation is expressed to each member of the committee for making this publication a reality. Without such professional interest and unselfish commitments of time and energy, curriculum guideline publications of this kind could not be produced.

Ray Page
Superintendent of Public Instruction

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introduction

INTRODUCTION

There is a growing awareness in the State of Illinois of the need to increase the degree of economic literacy in the public schools in order to provide students with an understanding of the functioning of our private enterprise system and how this affects individuals as income producers and consumers.

Legislation

To develop more informed and effective citizenship with personal economic competence, the 75th General Assembly passed and the Governor approved Senate Bill 977 which amends *The School Code of Illinois* (Section 27-12:1) requiring that:

> "Pupils in the public schools in grades 8 through 12 shall be taught and be required to study courses which include instruction in consumer education, including but not necessarily limited to installment purchasing, budgeting, and comparison of prices."

Rationale

The general concept of consumer education is preparation for wise and responsible citizenship. Students should be made to feel that they are "living" now as truly as are adults; that their school is helping them live now more rewardingly; and that with each day and with each dollar they spend they are learning to build a better future for themselves and for others. Students need to explore, think about, and discuss what they want for others as well as for themselves. Young people today perhaps as never before have a real need to understand social values. They need to understand and appreciate the democratic processes.

The Office of the Superintendent of Public Instruction, therefore, has adopted the following definition of consumer education which serves as a basis for the materials and suggestions contained in this publication.

> Consumer Education is the development of the individual in the skills, concepts, and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his resources.

One of life's most important problems is the managing of personal economic affairs and knowing how to maximize satisfaction from the level of one's income. To do this, students must understand fully that the basic ingredient of economic competence is the wise use of resources as one chooses a job, earns, spends, saves, borrows, invests, and plans for the future. Natural and human resources as well as capital goods are used to meet the needs and wants of the consumer.

Our economy is constantly changing, due in large part to its continuing development of new products, services, and methods for meeting the changing needs. In our economy, we are free to exercise choice among many alternatives in both earning and spending. Our ability, in the United States, to produce quantities of goods and services has raised the level of living of the average consumer far beyond that of most of the rest of the world. This is true even though we have unemployment and poverty in our society.

Objectives

At the core of consumer education is the student, who looks at himself and sees what he wants out of life and how he can most effectively attain his goals. Essentially problem-solving, consumer education objectives include helping students:

- To understand the role of the consumer in our economy
- To develop the ability to make rational choices among alternatives
- To introduce sources of information which can aid the student as a consumer throughout life
- To recognize and learn how to avoid certain pitfalls that could greatly reduce real income
- To develop skills needed to solve new consumer problems as they arise
- To show the relevance of economic principles to personal economic competence and develop basic economic understanding requisite for responsible citizenship
- To understand different forms of economic organizations, including cooperatives

— To become aware of dependence on society for consumption and of reciprocal responsibilities

— To understand statistical tables and graphs

— To obtain greater satisfaction and benefits through proper utilization of economic resources.

To have the greatest impact, consumer education content and presentation must be oriented to students' current concerns and to the recognizable interests of themselves and their families. When this is done, students readily learn that consumer decisions must be based upon factual knowledge and the application of basic economic principles.

It has been estimated that teenage spending in 1967 accounted for over eighteen billion dollars. It is predicted that by 1970, the buying power of United States teenagers will exceed twenty billion dollars. Many teenagers have part-time jobs—they are wage earners. Thus, there is urgent need to educate boys and girls alike, at all socio-economic levels, on how to make intelligent decisions regarding their personal financial affairs. Given effective consumer education, students will be prepared to face and solve real life problems. They will make more intelligent consumer decisions which, over time, will prove helpful to themselves and to the general economy.

Since everyone is a consumer all of his life, it is extremely important that schools provide education that will enable students to be informed and conscientious buyers of those goods and services needed. It is becoming increasingly important for people to know how to get their money's worth. Youth must be given adequate instruction in the handling of real life problems. An informed citizen is a better citizen. Our youth, as members of a private enterprise system, must have economic understanding in order to meet the economic problems which occur daily both in their individual lives and in their government.

The attitude of teenagers toward and their skill in managing money will affect every area of their lives. They will face many important consumer economic decisions in the years ahead when getting an education, choosing a career, starting a marriage, raising a family, paying taxes, and engaging in a variety of other activities. Consumer education is preparation for living. It is setting goals and determining how time, money and energy will be spent to reach those goals.

Consumer education is a life-long process, but today's students need to be given direction in order to start on the right road.

Consumer education implements the objectives of general education, namely, "to foster individual fulfillment and nurture free, rational, and responsible men and women, without whom our society cannot endure."

consumer
education
topics

CONSUMER EDUCATION TOPICS

In developing the subject matter content for instruction in consumer education, or for any specific discipline, several alternative methods of organization are possible. The members of the committee which prepared this publication agreed that the most effective and useful means of presentation would be a topical approach. Hence, a suggested content for instruction in consumer education follows through the development of twelve topics.

Each topic is presented through a statement of rationale, a list of objectives stated in behavioral terms, a suggested content outline, suggested student activities, and a few specific resources applicable to the topic. Additional resource materials for each topic are listed in the final section of this publication.

General Principles of Consumer Purchasing

Almost half of our population is under twenty-one years of age. Many of these young people make serious errors in purchasing due to their lack of experience in the marketplace. The President of the United States in a speech to a graduating class at the University of Michigan stated: "For half a century we called upon unbounded invention and untiring industry to create an order of plenty for all our people. The challenge of the next half century is whether we have the wisdom to use that wealth to enrich and elevate our national life and to advance the quality of our American civilization." Whether or not we realize this goal depends largely on how effectively we teach young consumers how to convert their resources into the goods and services that contribute to a better way of life for them.

Objectives

To help students:

- — gain knowledges, attitudes, and insights which will help them become intelligent consumers of goods and services
- — understand the effect of consumer behavior in the marketplace and on the national economy
- — understand that money must be allocated among many different needs and wants
- — identify the alternatives for which income can be used
- — evaluate alternatives by determining consequences of choices made
- — learn how to obtain information about each planned purchase before making a decision
- — understand the motivations which stimulate consumers to purchase
- — be able to evaluate the sales promotional devices used to encourage purchasing
- — develop effective techniques of consumer purchasing

- evaluate the soundness of information from various sources (including advertising) and use it effectively
- recognize the need for practical experience in the marketplace
- understand the effect of consumer behavior on public policies.

Outline of Content

1. Consumer's Role as a Buyer:
    - Income
    - Market
    - Supply
    - Demand
    - Costs
    - Role of Profits
    - Circular Flow
    - Decision-making
    - Public policy
2. Choices Available in Using Resources for Obtaining Goods and Services:
    - Real Income, Psychic Income
    - Personal Resources
    - Opportunity Costs
    - Prices and Level of Living
    - Economics of Bargain Prices
    - Price Maintenance and Fair Trade Laws
3. Factors Which Influence Purchasing Decisions:
    - Economic Factors Involved in Prices and Price Determination
    - Advertising and Other Motivational Buying Techniques
    - Stores and Other Buying Facilities
    - Methods of Paying for Goods and Services
4. Techniques Which Lead to More Effective Purchasing:
    - Planning Purchases
    - Comparison Shopping (recognizing standards of quality, reading labels, seals, tags and instruction booklets, evaluating guarantees and warranties)

Developing Sound Relationships with Sellers and Salespeople
Use of Cooperatives

5. Knowledge Needed After Buying:
    In Caring for and Using Purchase
    If Product Does Not Meet Claims or Expectations

Individual Activities

Ask each person to shop for a specific item in several stores, comparing quality, selection, prices, and store services.

Give examples to show when it would be wise to buy top, medium, or low quality in such items as a child's swim suit, a man's business suit, a living room carpet.

Suggested Activities

Discussion

What decisions are made when buying goods and services?

How might decision-making differ for the following purchases: groceries, a stereo recording machine, a car, a sports jacket?

How can the use of planning time and energy in shopping save money and improve buying skills?

How do individual consumer decisions affect economic activity?

What does it mean to cast your vote in the marketplace?

Investigate and report on the advantages and disadvantages of buying from mail order houses, discount stores, specialty shops, department stores, chain stores, vending machines, and door-to-door salesmen.

List your last five purchases and explain what influenced your decision to buy. Could you have made a better choice?

Group Projects

Suggest that the class divide itself into groups of four to six members and have each group select a different activity and report on it to the total class at a specified time.

Assign groups to determine the characteristics to look for when buying a transistor radio, golf clubs, a typewriter, school clothes.

Assign groups to investigate, evaluate, and report on sources of consumer information—advertising, salespeople, business and government publications, magazines, books, unions, other.

Assign committees to investigte private associations, business organizations, and government agencies that serve consumers. Describe services provided.

Assign one group to study and report on the following: buying incentives and how they work—their advantages and disadvantages. These could include trading stamps, premiums, coupons, prizes, contests, other.

As a group collect labels for every type of merchandise possible. Mount them as a display and explain the different types of information available from labels. The purpose of this demonstration is to motivate the class to read and evaluate labels for the information that can be obtained prior to purchase.

Specific Resources

Following are listed some suggested materials for background information on General Principles of Consumer Purchasing. See also the extensive listing of resource materials in the last section of this publication.

Garrett, Pauline and Metzen, Edward J. *You Are a Consumer of Clothing.* Ginn and Company, Boston, Massachusetts. While this deals specifically with clothing, it is in fact an excellent guide to managing money and learning the principles of buymanship.

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Illinois 60601. *Money Management, Your Shopping Dollar. Your Guide for Teaching Money Management.* Concept 4, pp. 14-15.

J. C. Penney Company, Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, New York 10019. *Consumer Buying Guides.* Current listing available on request.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. *Economics and the Consumer.*

Oppenheim, Irene. *The Family As Consumers.* Macmillan Company, New York, New York.

U. S. Department of Agriculture, Washington, D. C. *Be A Better Shopper,* Federal Extension Service. *A Consumer's Guide to U. S. D. A. Services,* Office of Information.

Budgeting or Managing Money

Today's students need guidance in developing the ability to manage money to achieve a type of living that reflects their values, standards and goals.

The major objective for teaching money management in the secondary school is to develop understandings, knowledge, skills, and attitudes that will help young adults make rational, rather than emotional, decisions in determining how income and other resources will be used to maximize satisfaction in their immediate as well as their long-range goals.

Objectives

To help students:

- — become prudent managers of their economic resources
- — become capable of setting priorities on personal needs, wants, and goals
- — make wise decisions in use of economic resources to meet needs, wants, and goals
- — recognize that planning for both earning and spending must be made to fit individual ideas and ideals
- — acquire an objective attitude toward money—how to spend it wisely and how to plan for both today and tomorrow
- — develop confidence, independence, and resourcefulness in handling financial responsibilities.

Outline of Content

1. Values and Goals
2. Needs and Wants
3. Resources
4. Decision-making

5. Budgeting
    - Goals for Budgeting
    - Income
    - Expenses Based on Record-keeping
    - Making a Trial Plan
    - Revision of Plan as Need and Circumstances Direct
    - Evaluation Based on Achievement of Goals

Suggested Activities

Discussion

Through discussion questions, develop the meaning of any or all of the following terms: goals, needs, wants, values, resources, income, real income, money income, attitudes, economic conditions, economic activity, expenses, keeping records, living standard, level of living.

Individual Activities

Ask students to set up a spending plan for one of the following: my senior year in high school; my first year in college; my first year on the job; our first year of marriage. Plans should include realistic goals, income and expenses. Students can estimate what expenses will come up for each situation, how much income they will have, and what goals will be important to them.

Ask each class member to write down how he thinks he spent his money over the last week. Then have him keep a trial record of how he actually does spend his money during the following week. At the beginning of the third week, have him compare the two and then have him work out a spending plan for the following week and keep a record of his spending at the same time.

Group Projects

Have students form into groups on the basis of their interests. Allow them to select one of the following projects for investigation for later reporting to the total class.

"Have Budget, Will Study"—investigate costs at one or several colleges and plan a budget for college expenses. Include personal costs during the first year of college.

"Price Tags on Wedding Bells"—investigate costs and develop a budget plan for low cost, a moderate cost and an elaborate wedding. Make an evaluation of these based on the reaction of each member of your group, discussing alternate uses of funds available.

Use role-playing to dramatize decision-making—a couple planning to meet the costs of their first child, a couple discussing pros and cons of the wife working, a family planning the use of income for one year.

Collect and evaluate all of the different kinds and types of budget forms you can obtain from banks, credit unions, finance companies and other sources. Select from among these, or develop your own budget system as a group, and report to the class which is most suitable and why.

Determine all of the possible advantages and disadvantages you can think of in terms of developing and maintaining a budget.

Study and discuss budgeting for families with irregular income, families with a double income, newly married couples.

Specific Resources

Following are listed some suggested materials for background information on Budgeting or Managing Money. See also the extensive listing of resource materials in the last section of this publication.

American Bankers Association, Banking Education Committee, 90 Park Avenue, New York, New York, 10016. *Personal Money Management.*

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Illinois 60601. *Money Management Booklets.* — *Your Budget* presents practical system for managing personal and family income. *Children's Spending* offers ideas for teaching children how to manage money. *For Young Moderns* deals with budgeting for young people ages 12 through 18. *Your Guide for Teaching Money Management.* Concept 3.

Institute of Life Insurance, Educational Division, 277 Park Avenue, New York, New York 10017. *A Date with Your Future, Dollars and Sense for Young Couples,* and *Making the Most of Your Money.*

Neisser, Edith G. *The Many Faces of Money.* Human Relations Aids, 104 East 25th Street, New York, New York.

U. S. Department of Agriculture, Washington, D. C. *A Guide to Budgeting for the Young Couple,* Consumer and Food Economics Research Division, *Helping Families Manage Their Finances,* Consumer and Food Economics Research Division. *Managing Your Money: A Family Plan,* Federal Extension Service.

Using Consumer Credit Wisely

Credit makes possible the acquiring of goods and services, and paying for them, while the goods are being used. Since this is an established fact in our economy, young people need to learn how to use credit wisely in order to avoid the financial entanglements which can result from over-use or misuse of credit.

When young people find it necessary to borrow money to continue their education, the cost of credit may be far offset by the earning potential in the career of their choice.

The American consumer is a credit consumer. He uses his credit cards, signs installment contracts and borrows money. He promises to pay for many of his goods and services at a later date. These promises may have pitfalls.

Objectives

To help students:

- — recognize the significant function of consumer credit in our economy
- — appreciate the values as well as the obligations involved in the use of credit
- — know that credit costs money and understand the expenses involved in providing this service
- — become acquainted with the sources for all types of consumer credit
- — understand laws concerned with consumer credit
- — learn how to use credit wisely.

Outline of Content

1. What is Consumer Credit?
    - Advantages and Disadvantages
2. Kinds of Consumer Credit
    - Purchase Credit
    - Service Credit
    - Cash Credit

3. Forms of Credit Agreements
    - Installment Credit Agreements
        - contract—description of items purchased, cash price, credit price, down payment, etc.
        - chattel mortgage
        - security
        - co-signers
    - Revolving Charge Agreements
        - variety of names
        - add and subtract feature
        - service charge
4. Establishing Credit
    - Credit Rating—character, capacity, capital
    - Credit Bureaus
5. Using Consumer Credit Wisely
    - Using the right kind of credit for the purpose
    - Shopping for credit
    - Taking no more debt than can be safely carried
    - Paying debts promptly
6. Cost of Using Credit
    - Dollar cost of credit
    - Percentage cost of credit
    - Reduction of Purchasing power
7. Borrowing Money
    - Kinds of cash loans
        - character loan
        - co-signer loan
        - collateral loan
    - Places to borrow—only licensed lenders
        - banks
        - consumer finance companies
        - credit unions
        - life insurance companies
8. Consumer Credit Laws
    - Small Loan Law of Illinois
    - Consumer Fraud Act of 1961
        - 1967 amendments
    - Retail Installment Sales Act of 1967
    - Truth-in-Lending Legislation

Suggested Activities

What kind of credit is used by the families represented in the class? This information may be obtained through an oral or written poll. Tabulate the results. Use the information as a basis for learning.

From problems in textbooks or actual consumer problems find out the dollar cost and the per cent cost of credit in each case.

Explain and discuss these credit terms: promissory note, conditional sales contract, default, garnishment, wage assignment, installment, principal, balance, co-signer, repossession.

Collect evidences of consumer credit: charge-plate, promissory note, installment contract, advertisements of consumer-lending agencies, brochure on the "budget" plan of a discount store, etc. These credit items may be used as a bulletin board display, to clarify explanations, or bring realism to theory.

Ask students to visit different retail establishments, for example, a credit jeweler, a department store, an automobile dealer, a motorcycle dealer, a furniture store, a mail-order outlet and obtain all facts on the purchase of an item on an installment plan. Report on these to the class.

Provide for a role-playing lesson in which the members of a family are over-extended credit-wise. Show how they plan to work themselves out of this financial problem.

Ask four students to take an identical problem on borrowing money to four different lending agencies: bank, consumer finance company, credit union, life insurance company. Compare the percentage of credit costs. Investigate what reasons are given for costs. Does each agency have a particular advantage not considering the lending rate?

What is Illinois law-SB 977? Why was it passed?

What retail stores do not extend credit to consumers?
Why not?

Discuss what can be done when excess of debt becomes a family problem.

Specific Resources

Following are listed some suggested materials for background information Using Consumer Credit Wisely. See also the extensive listing of resource materials in the last section of this publication.

Commercial Credit Company, Baltimore, Maryland. 1955. Studies in Consumer Credit No. 4, Clyde W. Phelps. *Using Installment Credit.*

Chicago Commission in Human Relations, 211 West Wacker Drive, Chicago, Illinois 60606. *What 1967 Credit Legislation Means to the Consumer.*

Consumers Union. The Buying Guide Issue, 1968. Mount Vernon, New York, *Consumer Reports.* pp. 397-8.

CUNA International, Inc., Madison, Wisconsin 53701. 1966. (contains fifteen student activities) *Using Credit Wisely.*

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Illinois 60601. Concept 5: Consumer Credit. *Your Guide for Teaching Money Management.*

The Kiplinger Magazine, 1729 H Street, N. W. Washington, D. C. 20006. *Changing Times.*

- August, 1967, "Before You Sign an Installment Contract"
- April, 1967, "Borrowing on Your Life Insurance"
- May, 1967, "Check the Rate Before You Take the Money"
- August, 1967, "Guard Those Credit Cards!"
- January, 1968, "When You Borrow On Your Assets"

National Consumer Finance Association, Educational Services Division, 1000 16th Street, N. W., Washington, D.C., 20036, *Teacher's Kit.*

National Foundation for Consumer Credit, 1411 K Street, N. W., Washington, D. C. 20025, *Using Our Credit Intelligently,* 1963.

Buying Goods

Buymanship skills help the consumer use resources of money, time, and energy to provide the satisfactions desired. The basic problem involves choice-making, both when making decisions which affect the individual directly, as well as when his decisions affect and are affected by public policy.

Consumers have unlimited wants and limited resources. Students need to learn to exercise the basic principle of opportunity costs—making intelligent choices among goods and services and securing maximum utility, health, and satisfaction from them. Values held by consumers determine spending practices. In our economy, consumers have the freedom to decide whether or not they will buy, what they will buy, where and when they will buy. They also have the responsibility to meet personal and family needs and to make the most of their income in terms of getting their money's worth.

BUYING FOOD

Objectives

To help students:

— develop skill in planning, buying, storing, preparing and serving food

— develop ability to buy nutritionally adequate food within the family food budget

— develop ability in selecting food that best meets personal needs and increases individual satisfactions

— learn to use labels, brands, grades, sizes, and prices as guides in buying food

— develop an appreciation of available consumer aids

— understand local, state, and federal food regulations and laws.

Outline of Content

1. Eating and Food Buying Habits
2. Factors Affecting the Food Budget
    - Number of persons, size, sex, activities
    - Family income
    - Family food patterns
    - Amount of entertaining
    - Price variations
    - Shopping and cooking skill
3. Consumer Aids and Information
    - Publications
    - Governmental services
    - Legislation
4. Wise Buying Practices
    - Budgeting
    - Packaging
    - Labeling
    - Grading
    - Advertising
5. Food Principles Relating to the Consumer
    - Planning
    - Buying
    - Storage
    - Preparation
    - Serving

Suggested Activities

Survey the kinds of foods on which the teen-ager spends money.

Panel of parents and students discuss the proportion of income families spend on food.
How much is set aside for food?
How much is actually spent?
What happens if there is a surplus or deficit in this account?

Accompany parents, relatives, neighbors, or friends on food shopping trips as a silent observer. Note impulse buying.

Analyze food budgets of several family types (newlyweds, single persons, families with young children, families with teen-agers, families on welfare, food stamps, etc.).

Invite a retail food merchant to talk on his observations of shoppers in action.

Arrange a conducted tour through a food market to show how prudent shoppers choose products.

Study food advertisements in newspapers. Display copies of current newspaper grocery store advertisements. Note that stores feature "special" or "loss leaders." Have committee decide where to shop for a comparable list of items.

Compare commercially prepared foods with home prepared foods. Compare cost per unit of measure for various forms of food: frozen, fresh, canned or dehydrated.

Use radio and television to learn of seasonal food bargains and thrifty food management. Clip press releases of *Market News Service.*

Have a class committee set up a display of common can sizes and equivalents, or plan a bulletin board on costs of convenience foods.

Specific Resources

Following are listed some suggested materials for background information on Buying Food. See also the extensive listing of resource materials in the last section of this publication.

Carson, B. and Ramee, M. C., *How You Plan and Prepare Meals.* McGraw-Hill Book Co., 1968.

Grocery Manufacturers of America, 205 E. 42nd Street, New York, N. Y. 10017. *The Label Tells the Story, What Consumers Think, Your Grocery Dollar.*

U. S. Department of Agriculture. *Consumers All — The Yearbook of Agriculture;* ed. by Alfred Stefferud, Cat. No. A 1.10:965. Washington, D. C. 20202. Government Printing Office. Also available in paperback.

BUYING CLOTHING

Objectives

To help students:

- — understand that an individual can dress well even though he may not have much money
- — develop the ability to analyze one's clothing needs and plan a clothing wardrobe
- — learn the principles of clothing selection and acquire ability to use these principles in selecting a wardrobe that is both attractive and functional
- — understand the relationship of clothing expenditures to income, values, and goals
- — use standards for judging the quality of construction in ready-made clothing
- — understand fibers used in clothing and the relation of the fiber to clothing construction
- — appreciate importance of the proper care and repair of clothing
- — become familiar with consumer information and protection as related to textiles and clothing.

Outline of Content

1. Wardrobe Planning
    - Individual job requirements
    - Social and recreational satisfactions
    - Family needs
    - Available funds
2. Clothing Selection
    - Principles of line, color, design
    - Psychological and social values
    - Physiological aspects
3. Buymanship
    - Buying practices
    - Factors determining price
    - Buying guides—advertisements, tags, brands, labels
    - Methods of payment
    - Consumer information and protection

4. Performance of Fabric in Relation to Fiber and Finish
    - Classification of fibers and their characteristics
    - Construction of fabric
    - Textile finishes
5. Care and Maintenance of Wardrobe
    - Daily care
    - Laundering, dry cleaning, stain removal
    - Seasonal care and storage
    - Minor repairs

Suggested Activities

Discuss items that are included in a suitable wardrobe.

Students inventory their wardrobes, listing items, colors, etc. Study how many different clothes combinations are available.

Make a bulletin board of advertisements. Analyze those materials which add and which do not add to consumer information.

Discuss: Why do so many people say "I have nothing to wear" even though their closets are filled with clothes?

Make a collection of labels taken from garments recently purchased. Analyze the information which they offer.

Two imaginary classmates lost all their clothing in a fire and service club offers to provide $100.00 each to supply a basic wardrobe. Divide class into groups to plan purchases.

Discuss principles of budgeting for clothes. What factors determine how much is spent for clothing? What is gained by having a plan?

Reports on different ways clothing may be purchased: time payment, cash, charge accounts, flexible charge accounts, layaway.

Analyze present wardrobe. Plan clothing expenditures for the coming year, taking into consideration money available, needs, wants, etc.

Do a survey on cost of wardrobe maintenance.

Specific Resources

Following are listed some suggested materials for background information on Buying Clothing. See also the extensive listing of resource materials in the last section of this publication.

Chambers, Helen and Moulton, Verna, *Clothing Selection.* J. B. Lippincott, 1961.

The Illinois Teacher, Vol. V, No. 1, September, 1961. "Teaching Clothing Today."

National Education Association, Department of Home Economics, *The Clothes We Wear.* 1966.

BUYING FURNISHINGS AND APPLIANCES

Objectives

To help students:

- develop the ability to make wise decisions in the selection of home furnishings and appliances
- understand the importance of planning how much will be spent for furnishings and appliances
- appreciate good quality in furnishings and appliances
- develop the ability to select, use and care for large and small appliances and household equipment
- develop an interest in selecting furnishings that reflect personal tastes
- develop the ability to select and arrange furniture to meet personal and family needs
- understand the special requirements for appliances
- recognize that planning the purchase of large and small appliances involves all the costs related to buying, operating, and servicing the equipment.

Outline of Content

1. Factors Affecting Choices in Furnishings and Appliances
    Stages in family life cycle
    Size of family and ages of members

    - Money available
    - Occupations and interests of family members
    - Values and goals

2. Principles of Color and Design

3. Buying Furnishings
    - Social and psychological needs
    - Personal preferences
    - Construction
    - Harmony in line, color, and design
    - Cost and kinds of payment

4. Arranging and Caring for Furnishings

5. Buying Appliances
    - Equipment needs
    - Construction
    - Comparative costs
    - Installation and use
    - Care and servicing
    - Customer information and protection

Suggested Activities

Have home economics teacher and industrial arts teacher discuss furniture styles, designs, construction, etc.

List the furniture found in most homes. Divide the list into needed and wanted.

Make a list of furniture for a beginning family. Using catalogues, estimate the cost. Summarize by giving reasons for choice of these items.

Visit a local furniture store. Investigate different styles and qualities and learn how to evaluate each.

Use role playing to dramatize buying a major piece of furniture or equipment. Consider operating and servicing costs.

Inventory the appliances in your home. List all appliances you feel are desirable to have in home, in terms of priority.

Collect and discuss warranties, guarantees, seals, labels, and tags from appliances and household equipment.

Specific Resources

Following are listed some suggested materials for background information on Buying Furnishings and Appliances. See also the extensive listing of resource materials in the last section of this publication.

Bete, Channing L. Co., *The ABC's of Home Furniture.* Box 112, Greenfield, Mass. 01301.

Reist, Jane Osten. *Elegant Decorating on a Limited Budget.* New York, The Macmillan Company, 1965.

Stepat, D. and DeVan, D. S. *Introduction to Home Furnishings.* New York, The Macmillan Company, 1964.

The Seng Company, 1450 N. Dayton, Chicago, Illinois. *Seng Furniture Facts.*

Buying Services

Service refers to work, advice and counsel performed for the consumer. Buying services is different from buying goods, which you can see, touch, and examine before purchasing. In this case, the individual places his trust in the person performing the service. Each year consumers spend an increasingly large amount of their incomes for services ranging from haircuts, beauty salon services, shoe repairs, and dry cleaning to major auto repairs, health services, and many conveniences offered by stores. Teen-agers today, for example, own 20,000,000 radios, 13,000,000 cameras, 10,000,000 record players, 1,000,000 televisions, and 1,500,000 used cars. Among high school senior boys, one in five owns an automobile. Helping students develop competence in selecting reputable servicemen and professional services is meaningful and necessary.

Objectives

To help students:

- — develop an awareness of the importance of shopping carefully for services
- — recognize that services include those of professionals in health, legal, and other areas
- — understand the importance of dealing only with persons and organizations in whom you have confidence and trust
- — appreciate the necessity of following instructions in operating equipment to prevent unnecessary repair bills and to avoid early replacement
- — learn to accept the responsibilities involved in guarantees or warranties
- — acquire an awareness of information and consumer aids that are available and necessary in making intelligent choices in the area of services.

Outline of Content

1. Factors Involved in Shopping for Services
    Selecting the serviceman or organization

    - Securing necessary preliminary information
    - Paying for the services
    - Understanding consumer rights and available protective agencies

2. Criteria Considered in Selecting Various Service Areas
    - Professional services (medical doctors, dentists, lawyers)
    - Personal services (laundries, dry cleaners, beauty shops, barber shops)
    - Repair services (TV sets, cars, record players, appliances, and equipment)
    - Financial services (insurance, banking, credit, investments)
    - Household help (child care, yard care)

3. Procedures Suggested to Minimize Servicing and Repair Costs
    - Keep important records (bill of sale, warranty, service contracts)
    - Read and keep instruction booklet
    - Check the installation of equipment
    - Avoid tampering
    - Make routine check and investigate before calling serviceman
    - Give essential facts about appliance and problem when calling for serviceman

Suggested Activities

Make a list of all the services purchased during a school year. Total the amount. Compile class findings to determine in what areas services are most frequently needed.

For your birthday you received a record player from an out-of-town relative. It is not operating properly and needs repair. How would you select a repair service?

Make a compilation of all the information referring to care and service that you can find on labels, tags, seals, packages. Look for government grade and inspection seals; compare guarantees, warranties.

Role play an interview situation of hiring an individual for household help, child care, or yard care. In the course of the interview establish the price to be paid for the services, explain what is to be done, etc.

What do we mean by "preventive maintenance?" What basic equipment repairs do you think can be made at home by men? By women? Demonstrate several basic repairs.

Give examples of "no extra charges" services. To what appliances and equipment do these refer?

Compare the price of a single item in each of the major types of retail stores. To what extent do they differ? Which offers the best selection, service, warranty, etc.?

Invite an executive from a local department store or visit the store to determine all the services available. Pool all class information. Debate Pro and Con—"You should patronize that store rather than your neighborhood store."

Have students bring in examples of warranties or guarantees. Check: Does the guarantee cover the entire product or just part of it? Which part? Does the guarantee cover what it will do? How long it will last? For how long does the guarantee last? How will the guarantor perform? Will he undertake to replace or refund in case of defects or failures?

What do "lifetime guarantees" without qualifying terms mean?

Have class members interview a doctor, lawyer, or other professionals to determine professional background, fees charged, etc. Report findings to class.

Specific Resources

Following are listed some suggested materials for background information on Buying Services. See also the extensive listing of resource materials in the last section of this publication.

Ludwig, Amber. *The Bissell Guide for Housekeeping for Young Homemakers.* New York, Specialized Publishing Company, Bantam Books. 1967.

Wilhelm, F. T., Heimerl, R. P. and Jelley, H. M. *Consumer Economics;* 2nd ed. New York, McGraw-Hill, 1966.

Use local newspapers, mail advertising, television and radio advertising, billboard advertising.

Purchasing and Maintaining Automotive Products and Services

The completion of drivers education and the securing of a drivers license is to young people the key to using the family car or obtaining control of their own automotive product. Use or ownership of a car, motorcycle or other automotive product involves legal and moral responsibilities as well as sound money management. It is imperative that students be concerned with both the specifics and broader implications of automotive purchases and maintenence.

Objectives

To help students:

— understand the alternatives available in purchasing an automotive unit, including other modes of transportation

— understand the methods and costs of financing an automobile or other automotive product

— determine the need for an automotive product in comparison with its probable uses and overall cost of operating, maintaining and servicing

— recognize the risks involved in automotive operation

— understand state automotive insurance regulations, classification of the principal types of automotive insurance and costs involved

— realize that insurance is essential in owning and operating an automotive product

— determine the relative advantages and disadvantages of new versus used automotive products

— understand the difference between a warranty and guarantee

— understand the significant role automotive products and services play in the national economy

— distinguish between needs and desires before signing a legal contract in purchasing an automotive product

— understand the means of protecting investments in automotive products.

Outline of Content

1. The Question of Need of a Particular Automotive Product
    - Can an automotive product be afforded?
    - Will the decision make the most desirable use of one's money?
2. Purchase of an Automotive Product or Service
    - Advantages of a new purchase
    - Disadvantages of a new purchase
    - Advantages of a used purchase
    - Disadvantages of a used purchase
3. Warranty
    - Meaning of a term warranty
    - Value of a warranty to a buyer
    - Meaning of implied warranties
    - Importance of time element
4. Cost and Operation of an Automotive Product
    - Fixed costs
    - Variable costs
    - Calculation of cost of operation per mile

$$\text{Formula.}\quad \frac{\text{Total fixed and variable costs}}{\text{Annual mileage}} \left\{\begin{matrix}\text{cost}\\ \text{per}\\ \text{mile}\end{matrix}\right.$$

5. Principal Types of Automotive Insurance
    - Personal injury liability
    - Property damage liability
    - Basic and extended medical coverage
    - Damage for bodily injury caused by uninsured motor vehicles
    - Emergency road service
    - Comprehensive
    - Collision
6. Installment Purchasing
    - Contract must be in writing and signed by both parties
    - A complete description of the item purchased must be in the contract

The contract must show the time balances
  - cash sale price
  - down payment in cash or trade-in
  - balance due
  - insurance coverage if any
  - filing fees
  - principal balance
  - credit service charge
  - time balance
  - time sale price
  - number of installments
  - conditions of assignment to finance company
  - repossession procedures.

7. Methods of Financing
    - Cash purchase
    - Credit purchase

Suggested Activities

Have students obtain automotive literature from dealers and parts wholesalers to start automotive library.

Have students visit both a new and used car dealer and discuss purchase of each type.

Have students make a market survey for reactions of adults who have bought both new and used cars.

Obtain warranties from different manufacturers for the purpose of comparison.

Have an independent auto mechanic explain and then demonstrate testing procedures before automotive purchase, both on the lot and on the road.

Take a car to a nearby clinic and have the students observe an analysis of a car's condition.

Have students prepare a chart to indicate how they would finance the cost of reconditioning a car.

Prepare schedules showing operating costs and cash outlay based on variations in component costs.

Prepare a bulletin board display illustrating ways of controlling, operating and maintaining costs.

Have students prepare a report on "risk sharing" and the importance of insurance.

Ask each student to prepare a budget on automotive costs and then keep an actual record of costs. The car can be a family, personal, or friend unit.

Specific Resources

Following are listed some suggested materials for background information on Purchasing and Maintaining Automotive Products and Services. See also the extensive listing of resource materials in the last section of this publication.

Consumer Reports. Annual Buying Guide and Automotive Issue (April). Consumers Union of United States, Inc., 256 Washington Street, Mount Vernon, New York 10550.

Motor Trend. June 1966. Petersen Publishing Co., Los Angeles, California.

Rubber Manufacturers Assn. 444 Madison Avenue, N. Y., N. Y. *How To Get The Most Out Of Automotive Tires*.

Using Leisure Time, Money, and Energy

Worthwhile leisure time activities expand personality and help to develop cultural interests, creative talents and social friendships. Opportunities for use of leisure time are limitless. They can be selected to suit almost every taste and any price range. Planning the use of one's free time can add to one's satisfaction in living.

Objectives

To help students:

- — appreciate the importance of leisure time and its desired use
- — become aware of the great number and variety of leisure time needs and wants
- — become aware of leisure time opportunities and facilities in their community and nearby area
- — include leisure time costs in their money management
- — plan for daily, weekly, monthly, and/or yearly leisure.

Outline of Content

1. Guideposts for Leisure Time Activities
    - Balance the kinds of recreation
    - Use recreation to strengthen one's abilities
    - Use recreation to overcome one's weaknesses
    - Choose recreations that leave one something worth remembering
    - Seek recreations that help others as well as oneself
    - Select some recreations that one can continue and develop as one grows older
    - Find recreation within one's means
    - Use community resources
2. Kinds of Leisure Time Activities
    - Physical
    - Intellectual

Solitary
Social
Creative
Spectator

Suggested Activities

Individual Activities

Ask each student to do the following: Record his leisure time everyday for a week preparing a chart with columns headed with the kinds of activities. The first column should be physical health, etc. State the approximate amount of time of participation. In addition, rate each activity as to the pleasure that is derived from that leisure time: "A" for high, "B" for medium, and "C" for low. Some activities may be a combination of two or more of the kinds. Write a paragraph of evaluation of the record.

Write a short report on a memorable day of leisure time within recent months. State the time, location, activities, cost, and why the day will never be forgotten.

Ask each one if he is planning to buy a goods or service for leisure time in the near future. At what stores or places could the activity be purchased? What will be its approximate cost? Will he need additional supplies and/or service? Where can he obtain helpful information before he buys this goods or service?

Report orally or in writing the information about a leisure time activity as reported in a consumer magazine.

Write an essay on this definition: "Recreation means 're-create' ".

Inquire about the total cost of a vacation. Is the family planning a summer and/or holiday vacation? Will it be travel, camping, or what? Has the student helped with the plans? What are the items under consideration?

Group Projects

For local research on recreation, groups of students may choose one of the following: ten top records, ten most popular paperbacks, ten most popular TV shows, five most popular movies, five highest spectator sports according to gate receipts, and the most popular radio station. The total research may be compiled for a class report.

Spend a class period in the school library using the *Reader's Guide to Periodical Literature.* Members of the class will find references on hobbies, on historic monuments, on many forms of recreation as indicated by the titles of current magazines.

A class panel may wish to consider the following concept: Future years will bring more leisure time. Economists say that man may work only twenty hours a week in the year 2000. Students should consider their age at that date. How are they preparing for that day?

"Go now, pay later" is a recent trend in vacation travel. Ask the class to investigate such arrangements, the costs of the plan, and discuss pros and cons.

Specific Resources

Following are listed some suggested materials for background information on Using Leisure Time, Money, and Energy. See also the extensive listing of resource materials in the last section of this publication.

Changing Times. The Kiplinger Service for Families. Washington, D. C.

Consumer Reports. Issue, December, 1967. Consumers Union of United States, Inc., Mount Vernon, New York 10550. "Buying Guides for Leisure Time," pp. 267-390.

Movies for TV. Revised edition with film ratings for 1947-67. Consumers Union, Mt. Vernon, New York.

Variety of magazines depending on leisure time interest. Partial list: *Popular Electronics, Aviation Week, Flying, Holiday, Photoplay, Popular Mechanics, QST, Popular Science, Seventeen, Audubon, Arizona Highways, National Parks Magazine.* See school or community library for these and others.

Renting or Owning a Home

Housing includes not only the roof over one's head but operating costs of the home as well as costs of equipment and home furnishings. Together these expenses account for a substantial proportion of family expenditures. An understanding of housing alternatives and bases for choices and market selections and the relation of saving, borrowing, inflation, taxation, and insurance to housing can increase the personal satisfaction from housing expenditures.

Objectives

To help students:

- — apply the principle of opportunity costs to allocation of income for housing
- — realize that housing needs vary with changing stages in the life cycle
- — know what objective factors to consider in determining housing needs
- — understand mortgage financing
- — recognize legal aspects of renting, buying, and building
- — appreciate that suitable housing is an investment in living.

Outline of Content

1. Determining Amount that Can Comfortably Be Spent on Housing
2. Evaluation of Housing Needs
3. Deciding Whether to Rent, Buy, or Build
4. Evaluating Housing to Meet Needs
    - Heating
    - Home wiring
    - Plumbing
    - Air conditioning systems

5. Selecting Specialists to Help One Find Suitable Housing and Finalize the Transaction
6. Evaluating Heating, Home Wiring, Plumbing, and Air Conditioning Systems
7. Financing Housing
8. Insurance for Property and Liability
9. Selecting a Mover and Pre-planning Your Move

Suggested Activities

Ask parents which desired satisfaction from housing is being met most effectively and which least effectively from their present home? Are they planning to move soon? Discuss findings in class.

Consider and evaluate various ways of reducing the cost of housing.

Illustrate the importance of flexibility in housing.

Work out problems to discover how the cost of housing rises with a reduction in the down payment and an extension in the duration of the loan.

List what you consider the various responsibilities of the home owner.

Have a student pair assigned to visit each financial institution in the community to determine the current availability of mortgage credit.

Have students determine from the real estate advertisements in the newspapers the prices at which various types of housing are being offered for rent and for sale.

Find out about job opportunities in the field of housing—note the variety of types, requirements for the job.

Have each student select one of the following for a short report:

What are the basic principles of good arrangement in a home?
What storage space is essential?
What can effective use of color accomplish?

Types of heating compared
The use of glass in the home
The shell home
More about the mobile home
The local building codes
Zoning requirements
Movable partitions
FHA Home Improvement Loans
When is a home a good investment and when a poor one?

Specific Resources

Following are listed some suggested materials for background Information on Renting or Owning a Home. See also the extensive listing of resource materials in the last section of this publication.

American Bankers Association, Banking Education Committee, 90 Park Avenue, New York, New York 10016. *Personal Money Management.*

Lasser, J. K. and Porter, Sylvia. *Managing Your Money,* Chapters 7-12. New York, Doubleday and Company, 1963.

National Consumer Finance Association, 1000 16th Street, N. W., Washington, D. C. 20036. *Money and Your Marriage.*

U. S. Savings and Loan League, 221 North LaSalle Street, Chicago, Illinois. *What You Should Know Before You Buy a Home.*

Making Use of Insurance

High school students have many contacts with insurance—often as beneficiaries of hospital insurance, life insurance, accident insurance, automobile insurance, or social security. Many students will soon be buying insurance, and if they are to purchase it intelligently, need to understand the nature of insurance, the characteristics of different types of insurance, the bases for determining their insurance requirements at various stages in the life cycle, insurance costs, and how insurance fits into their financial plan.

Objectives

To help students:

- — understand insurance principles and practices
- — recognize the range of choice open to the life insurance buyer and learn the bases for making choices among alternatives
- — know the characteristics and uses of various types of health, automobile, and property insurance and be able to determine their relative value in relation to needs
- — realize the kinds of social insurance available (unemployment, workmen's compensation, old age, survivors, Medicare) and understand their place in a personal insurance program
- — appreciate the economic values of insurance.

Outline of Content

1. Insurance—the Idea and Its Implementation
2. Types of Life Insurance and Bases of Choice Among Them
3. Types of Health, Automobile and Property Insurance and Their Relative Importance in Planning a Program of Insurance
4. Social Insurance

5. How to Plan a Personal or Family Insurance Program Within Budget Limitations
6. Reducing Risk to Reduce Insurance Costs
7. Contribution of Insurance Reserves to Capital Expansion, Economic Growth, and Better Housing

Suggested Activities

Obtain an insurance contract, read it carefully and then explain it to the class, pointing out good and limiting features.

Find out how much protection you have against misrepresentation and fraudulent insurance.

See if the family property insurance covers your personal possessions such as bicycles, typewriters, recorders, etc., against destruction and theft.

If you use credit cards, find out if you are covered for the loss from its misuse by one who steals it or finds it.

What are the advantages and disadvantages of expanding social insurance as it has expanded in Great Britain or Sweden?

What is the total value of the life insurance in force? What is the life expectancy for men and for women? (Find information in *Life Insurance Yearbook.*)

For what reasons has the life insurance in force expanded so much in recent years?

Report on the provisions for medical insurance that are provided by Blue Cross and Blue Shield or another group plan.

If you can purchase only one type of medical insurance, should it cover the cost of medical care or the loss of earnings while illness keeps you from working?

If you cannot afford both Blue Cross-Blue Shield and Major Medical Care, which should you purchase?

What is the advantage of not having your insurance cover the first fifty dollars of loss?

What types of automobile insurance should be carried, even though they are not required by law?

Have students chart and/or research the advantages of cash value life insurance.

Specific Resources

Following are listed some suggested materials for background information on Making Use of Insurance. See also the extensive listing of resource materials in the last section of this publication.

Better Business Bureau of Metropolitan Boston, Inc., Boston, Massachusetts. *Facts You Should Know About Life Insurance.*

Institute of Life Insurance, 277 Park Ave., New York, New York 10016. *Life Insurance Fact Book.*

Public Affairs Committee, 381 Park Avenue, New York, New York 10016. *Public Affairs Pamphlet No. 62.*

U. S. Department of Health, Education, and Welfare, Social Security Administration (address local offices). *Social Security Teaching Aids.*

Savings and Investments

With almost half of our population under twenty-five years of age, and teen-agers alone spending between eighteen to twenty billion dollars annually, there is an urgency to acquaint students with the many outlets available for saving and investing income.

Young adults need to understand that their objectives in life will change as they take on new responsibilities and move from one stage of living into another. Single people, young marrieds, the beginning family, the growing family, the contracting family, and retired people all have different needs and goals. Being knowledgeable about ways and places where money can be saved and/or invested will prepare students to assume the responsibilities of adulthood ably, confidently, and resourcefully.

Objectives

To help students:

— gain knowledges, attitudes, and insights into the various types and kinds of savings and investment outlets

— develop an understanding and appreciation of the importance of selecting worthwhile or desired goals in the establishment of a savings plan

— become acquainted with the different ways of saving money and to acquire a familiarity of the special characteristics of these different ways

— acquire basic understandings and attitudes of the importance and contributions attainable through planning for financial security and well-being

— develop knowledge of the many forms of investments available and the amount or kinds of returns resulting from each

— recognize that education is an investment in yourself; that purchasing durable goods is an investment in living; and that budgeting income producing assets is putting money aside, hopefully, to produce additional income.

Outline of Content

1. Stages in the Life Cycle As They Apply to Objectives or Goals for Use of Income
2. Criteria for Evaluating Savings and Investments
    - Safety
    - Return
    - Availability
3. Outlets for Savings
    - Bank accounts
    - Savings and loan associations
    - Stocks and bonds
    - Credit union shares
    - Annuities
    - Insurance policies
    - Pension and retirement plans
    - Government Securities
    - Consumer cooperatives
4. Ways to Invest
    - Investing in yourself
    - Investing in goods and commodities
    - Investing in real estate
    - Investing in securities
    - Investing in a business

Suggested Activities

Discussion

What is the purpose of saving?
Why should you put money aside for future possible use?
What are the different methods of saving?
What should be considered in deciding how much to have to save and where to save?
How can savings help you reach your goals?
What does investing mean?
What are financial investments?
What is financial security?
What should be considered before investing?
Where would you go to seek help and advice in regards to investments?
How do we determine our net worth?

Individual Activities

Describe the reasons for, purposes of, and advantages of saving.

Ask each student to describe briefly the type or kind of saving plan which he has and the purpose for such a plan.

Have each student select and report on one of the following:

utilizing where possible local resources and information; savings accounts, government bonds, credit union shares, life insurance policies, annuities, pension and retirement plans. Include types, coverages, sources, advantages, and disadvantages of each.

Have each student select one business firm appearing on the New York Stock Exchange and prepare a brief report of its purpose, type of product(s) or service(s) involved, past earnings for last three years, and a general statement of the potential for future earnings.

Group Projects

Have the class suggest and list goals for saving.

Have small groups plan and report on investing a definite amount of money. Reports should include the objectives of the investment, expected outcomes, growth possibilities, risks, etc.

Arrange for several members of the class to select and invite guest speakers to appear before the class to talk on one or more of the following topics: investments, savings plans, banking services, savings and loan institutions, etc.

Have different groups responsible for a report on a Savings or Investment Program for a college student, a newly married couple, a family with two young children, and a retired couple. Present these to the class for suggestions, recommendations, and comment.

Specific Resources

Following are listed some suggested materials for background information on Savings and Investments. See also the extensive listing of resource materials in the last section of this publication.

American Bankers Association, Banking Education Committee, 90 Park Avenue, New York, New York 10016. *Personal Money Management.* Requests for copies should be directed to your local bank.

Household Finance Corporation, Money Mangement Institute, Prudential Plaza, Chicago, Illinois 60601. *Money Management, Your Savings and Investment Dollar. Your Guide for Teaching Money Management.* "Concept 6: Savings, Insurance and Investments" gives specific generalizations and learning experiences for this area.

New York Stock Exchange, School and College Relations, 11 Wall Street, New York, New York 10005. *Portfolio of Teaching Aids.*

U. S. Department of Health, Education, and Welfare, Social Security Administration, *Social Security Teaching Aids.*

Consumer Taxes

Taxes are of great concern to the consumer, who generally complains about the great burden placed on him by local, state, and Federal governmental taxing bodies. There is a need to analyze what is obtained from each, and to realize that there are innumerable services which would be difficult to obtain as an individual. Each consumer cannot be his own policeman, builder of highways, and spaceman and carry out his own vocational goals. Individuals earn income and from it pay for the services provided by the government. From time to time taxes need a revaluation and perhaps some political action.

Objectives

To help students:

- understand the scope of taxation
- appreciate the strengths and weaknesses of different taxes
- understand the reasons for growing taxation
- develop attitudes of concern, inquiry, and responsibility toward taxes
- understand the source of taxing powers and procedures for amendment of those powers.

Outline of Content

1. Local Taxes
    - Real property
    - Personal property
    - Utility tax
    - Retail sales tax
    - Excise tax
2. County Taxes
    - Real property
    - Personal property
3. State Taxes (Illinois)
    - Retailers' Occupational Tax
    - Motor Fuel Tax

Motor Vehicle License
Public Utility Revenue Tax
Beverage and Liquor Tax
Insurance Fees and Taxes
Cigarette Tax
Withholding Tax
Illinois Racing Board
Game and Fish Licenses
Liquor Licenses

4. Federal Taxes
    - Individual Income Tax
    - Corporation Income Tax
    - Excise Taxes
        - alcohol, tobacco, stamp, manufacturer's excise, retailer's excise
    - Estate and Gift Taxes

5. Tools of Analysis
    - Ability to pay
    - Benefit
    - Progressive
    - Proportional
    - Regressive
    - Yield
    - Stability
    - Convenience in collection
    - Incentive effect
    - Regulatory function

6. The Role and Scope of Deficit Financing as Related to Taxation

Suggested Activities

Group Activities

List the services that governments offer to consumers. Indicate local government, county government, state, and Federal, showing to which kind of government the service applies.

Investigate current tax information such as gasoline tax, school tax, local sales tax, Federal government deficit.

It will be necessary to visit government agencies, businessmen, libraries, etc.

Use a portable tape recorder to interview consumers as to their opinions concerning their tax dollars.

Participate in a panel on the topic: Consumer-citizens Can Reduce Taxes. (avoid scattering litter, care for public property, reduce misbehavior)

Analyze various taxes by using a "tools of analysis" chart.

Individual Activities

In order to create a great deal of interest and eventually learning on Federal income taxes, obtain class sets of *Understanding Taxes,* U. S. Treasury Department, Internal Revenue Service, Washington, D. C., 20224. Address the request to the Director, National Training Center. Ask, too, for the *Teachers Guide,* Publication 18, which includes a wall chart of Form 1040. The *Farmer's Tax Guide,* Publication No. 225, is also available. This material furnished free by the Internal Revenue Service.

Ask each student to write on this topic: Illinois Needs an Income Tax.

Specific Resources

Following are listed some suggested materials for background information on Consumer Taxes. See also the extensive listing of resource materials in the last section of this publication.

Federal Reserve Bank of Philadelphia, Publications, Philadelphia, Pennsylvania 19101. *The National Debt.*

Illinois, Illinois Information Service, Room 406, State Capitol, Springfield, Illinois.

Mortenson, William P.; Krider, Donald T.; and Sampson, Roy J., *Understanding Our Economy.* Houghton Mifflin Company. 1967.

National Industrial Conference Board, Inc., 845 Third Avenue, New York, New York 10022. *Road Maps of Industry.*

Whalen, Charles E., *ABC's of County Government.* Urbana, Illinois: Cooperative Extension Work, College of Agriculture, University of Illinois, May, 1967.

Consumer Rights and Responsibilities

The American economy is guided by the individual decisions all of us make as consumers. Freedom to make these decisions is a privilege to be cherished. It is a primary responsibility of every consumer in America to help to preserve that freedom. By understanding and upholding his rights and by understanding and assuming his responsibilities, the consumer will enhance the effectiveness of the needs and wants of all consumers in the American economy and help to improve living standards.

Objectives

To help students:

— learn how individual consumer decisions affect our economic system

— understand that the preservation of the right to make individual decisions requires sound judgments

— recognize the rights and responsibilities of consumers when buying and using goods and services

— understand how consumers can protect their rights and accept their responsibilities

— learn how to make the best use of the aid and protection afforded the consumer by business, government, and independent agencies and organizations

— become aware of the consumer's role in improving standards of living

— develop an appreciation of the economic value of an education to the individual, to the community, and to the Nation

— develop appreciation of self help activities and cooperative ownership of enterprises by consumers.

Outline of Content

1. The American Consumer
   What is a consumer?

- What are consumer rights?
    - Right to be informed (access to reliable and truthful information)
    - Right to choose (freedom of choice and presence of alternatives)
    - Right to be heard (assurance that justifiable complaints will be evaluated)
    - Right to safety (appropriate government protection)
- What are consumer responsibilities?
    - Gather sufficient information
    - Compare goods and services before purchasing
    - Use goods and services wisely and effectively
    - Improve the living standards
- Consumer values and goals
    - The importance of establishing goals
    - Individual differences in values
    - The goal of happiness for the individual
    - The goal of economic security
    - Values of ownership

2. Responsibilities When Buying and Using Goods and Services
    - What influences consumer choice?
        - Income
        - Personal values
        - Fashion
        - Desire to impress others
        - Custom and habit
        - Advertising
    - The power of choice
        - Limits to economic freedom
        - Benefits of economic freedom
        - The role of prices
        - The role of profits
        - The role of competition
        - The effects of innovation and technological advancement
3. Consumer Protection--Private Aids
    - Consumer cooperation with business
    - Need for adequate standards for consumer goods

- How reliable are labels
- Guarantees, warranties, and service contracts
- Business-sponsored consumer aids
  - Private testing agencies
  - Consumer services of individual stores
  - Seals of approval—how reliable are they
  - Better Business Bureau
  - Chambers of Commerce
  - Associations of Commerce and Industry
  - Trade Associations
  - Cooperative Associations
- Professional associations aiding consumers
  - American Medical Association
  - American Dental Association
  - American Home Economics Association
  - Independent nonprofit testing and rating agencies
  - Why consumer product testing is necessary
  - Consumers Union of the United States, Inc.
  - Consumers' Research, Inc.
  - How useful is comparative testing and rating
  - How useful is private laboratory testing
  - Underwriters Laboratories, Inc.
- State Departments of Consumer Protection
- Local consumer federations
- Voluntary consumer organizations
  - Council on Consumer Information
  - Consumer Federation of America
  - National Consumers' League
  - United National Consumers Association, Inc.
  - Illinois Federation of Consumers

4. Government Protection of the Consumer
   - Contractual rights
   - The need for government protection of consumers
   - Extent of Federal consumer protection activities
   - Federal government agencies
     - Food and Drug Administration
     - Federal Communications Commission
     - Federal Housing Administration
     - Federal Power Commission
     - Federal Trade Commission

    - Interstate Commerce Commission
    - National Bureau of Standards
    - Office of Economic Opportunity
    - Post Office Department
    - President's Committee on Consumer Interests
    - Public Health Service
    - Securities and Exchange Commission
    - United States Department of Agriculture

5. Recent Government Legislation
    - Federal legislation
        - Pending legislation
            - Truth-in-lending bill
            - Consumer Credit Protection Act
            - Deceptive Sales Act
    - State legislation
        - Fair Packaging and Labeling Act
        - Retail Installment Sales Act of 1967
        - Small loan laws
        - Installment credit laws
        - Food and drug programs

6. Consumer Responsibilities Toward Education
    - Economic values of an education
    - Cost of education
    - Financing education
    - Government training programs
    - Consumer education

Suggested Activities

Bulletin Board Collection Activity: Require each student to make at least one contribution toward a bulletin board emphasizing the theme "Consumer Rights and Protection." Recommend the use of such sources as *The Wall Street Journal, U. S. News and World Report, Business Week, Newsweek, Time,* and the daily newspapers.

Write an essay entitled "How Consumer Decisions Affect Business Policies."

Conduct a class discussion dealing with the question of what consumer protection should be provided by the government and what responsibilities should be left to the consumer.

Preview, show, and discuss one or more of the following films:

"A Reason for Confidence" (How the Food and Drug Act works to assure consumers of safeguards surrounding foods and drugs), 28 minutes, color. Association Films, Inc.

"Competition in Business" and "Education—an Investment in People," Audio-Visual Services Department, Chamber of Commerce of the United States, 1615 H Street, N. W., Washington, D. C. 20006.

Notebook: From newspapers and magazines clip ten articles concerning consumer rights and protection. Attach the clippings to sheets of paper that can be assembled in a small booklet. In a sentence or paragraph under each article, indicate how all consumers will be affected by the news item.

Prepare a set of principles to follow in fulfilling the role of a consumer citizen.

Assign committees to report on current consumer issues related to prices, advertising, unions, and government regulations.

Ask students to read in newspapers or magazines about some controversial consumer issue and be prepared to report the important facts about the issue and proposals for solving it.

Identify ways in which consumers can accept responsibility in regard to legislation, unfair business practices, or use of customer services provided by business.

Speaker from Better Business Bureau: "How Consumers Benefit from Using Our Services."

Specific Resources

Following are listed some suggested materials for background information on Consumer Rights and Responsibilities. See also the extensive listing of resource materials in the last section of this publication.

American Bankers Association, Banking Education Committee, 90 Park Avenue, New York, N. Y. 10016. *You, Money and Prosperity,* 1964.

Consumer Information Responsibilities of the Federal Government, Committee on Government Operations, House of Representatives, Washington, D. C. 20515, 1968.

Consumer Protection, Consumers Union of the U. S., Inc., Mount Vernon, New York 10550, 1966.

Guide to Federal Consumer Services, The President's Committee on Consumer Interests, 1967, Government Printing Office, Washington, D. C. 20402.

"The Power of Choice," *Understanding Economics,* Chamber of Commerce of the United States, Washington, D. C. 20006.

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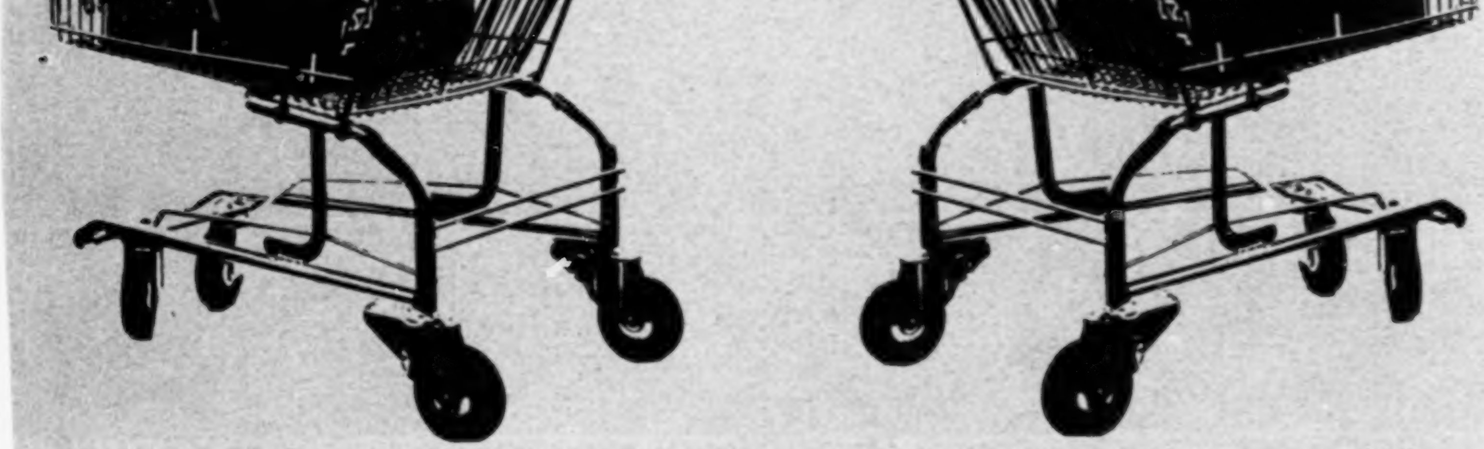
suggestions for implementation



SUGGESTIONS FOR IMPLEMENTATION

The means of implementing Senate Bill 977 will ultimately rest with each local school district. Regardless of what the local school decision might be, it is important to be completely aware of that section of the Bill which states: "Pupils in the public schools in grades 8 through 12 shall be taught and be required to study courses which include instruction in the area of consumer education, including but not necessarily limited to installment purchasing, budgeting and comparison of prices." Regardless of the method employed in the local school district, consumer education should lay the foundation for understanding one's role as a consumer and relate basic concepts to individual actions.

Curricular Organization

Consumer education may be included in the secondary school curriculum at any grade level. Some of the objectives of consumer education might be achieved in a more meaningful way by upperclassmen because of their emotional and intellectual maturity. On the other hand, the need for the understandings developed in consumer education might be just as great or greater for ninth and tenth grade students, some of whom for a variety of reasons do not complete their secondary school education.

In an effort to provide school personnel possible alternatives for integrating consumer education into an already overcrowded curriculum, three basic plans are briefly described.

First, it is possible to designate several courses as appropriate offerings to meet the consumer education requirement and to permit students to elect one of these courses. A school might decide, for example, that one of the following courses would be required of all students:

General Business (Introduction to Business, Basic Business)
Consumer Problems (Consumer Economics)
Home and Family Living (Home Management)
Economics.

Second, a school might develop a specific course devoted to consumer education and require that all students take this course. The course could be offered for one semester or for an entire school year. A local school could decide, for example, that all students must complete a one-semester course in consumer education during their sophomore, junior, or senior year. An existing required course might be selected as the appropriate offering to meet the consumer education requirements (such as Problems of Democracy) and use at least one semester of the course for consumer education.

If a separate course in consumer education is required, the difficulty obviously lies in adjustments to the curriculum as a whole as well as in obtaining teachers for the course. The approach to the design of such a course is critical because the course must be pertinent to the everyday living situation of the particular student group. The teacher must be constantly on the alert to changing conditions and problems that affect consumers.

A third means of implementing Senate Bill 977 is to integrate consumer education into all (or selected) subject areas. Although this approach has great merit, it must be meticulously planned and executed. Some person or persons at the administrative level should make certain that all teachers and all classes become involved in teaching consumer education. Under such a plan it is obvious that a coordinator is needed for each school. Under this integrated approach, each department or subject area would use instructional materials of a consumer education nature. As an example, in Business Education students might study about insurance and investment programs; in Home Economics the purchase and use of consumer goods; in Mathematics the calculation of credit costs; in English the current publication of consumer interests; etc. While the details of planning such an approach are monumental, it can be a highly effective manner of developing consumer education competencies.

Implementation by means of an integrated approach should involve a review of faculty resources within the school, and necessary scheduling adjustments made, so knowledgeable and competent faculty members might exchange instructional time for the purpose of teaching the various topics of consumer education in classes to which they are not ordinarily assigned.

There is obvious merit to each of the plans suggested above. Local districts might well adopt one of these plans, combine two or more of the plans, or develop some other logical approach to integrating consumer education into the curriculum. It is reemphasized, however, that Senate Bill 977 mandates instruction in the area of consumer education. It is the decision of the local school district to determine the method involved in the implementation.

Time Allotment

Since consumer education will be integrated into the curriculum in several ways, it is difficult to specify a minimum time requirement for instruction in consumer education. The Superintendent of Public Instruction, therefore, in fulfilling the responsibility as stated in the legislation, specifies that a minimum of three weeks or fifteen class periods be devoted to each topic included in the consumer education program.

School and Community Resources

The development of consumer education competencies will be greatly enhanced if teachers and coordinators will use the many school and community resources that are available.

Team Teaching

Consumer education is ideally suited for team teaching. It seems logical to expect that members of an instructional team will include representatives from Business Education, Home Economics, and Social Studies, although teachers from other disciplines may also be highly competent in these areas. Teachers of consumer education must have the interest and subject matter competencies that will strengthen the learning experiences provided. Although all members of the team work together to plan the instructional and learning procedures, each member generally develops the units in which he is particularly expert.

Resource Speakers and Consultants

Every community contains a number of business and professional persons who are willing to serve as consultants and resource speakers in consumer education. Credit bureau representatives or credit managers, retail merchant representatives, labor union representatives, social security consultants, investment counselors, insurance representatives, small loan company representatives, and local government representatives are only a few of the persons who are available in most communities. Consumer education teachers will want to take advantage of the expertise of these resource persons.

Supplementary Reading Materials

Teachers of consumer education can find many printed materials to supplement the information in the textbooks and workbooks. An up-to-date collection of these materials is essential to maximum learning in consumer education. Please consult the Resource Materials section of this publication.

Visual and Auditory Materials

Many visual and auditory materials are available for use in consumer education instruction. The overhead projector, bulletin board displays, and the opaque projector are especially valuable. Many films and filmstrips (some with accompanying records and tapes) can be obtained to add motivation and interest and to strengthen the learning. Other visual aids include charts and posters, specimens and exhibits, and newspapers and magazines.

Community Surveys

Many aspects of the community can be surveyed by consumer education students to supplement and strengthen the classroom learning. Such surveys will include used and new car prices, brand names of products in food stores, comparisons of weights and prices of packaged goods, clothing labeling practices, drug prices, recreation opportunities, comparison of interest rates, and many others.

Programmed Text Materials

Although few programmed text materials are presently available, school personnel who have responsibilities for consumer education will want to investigate the ones that are available. Some schools may want to design such materials to fit specific situations. Also, some schools may wish to set up independent study and laboratory facilities that will permit students to progress at individual rates. In fact, independent study assignments sometimes may replace formal class sessions.

resource material

RESOURCE MATERIALS

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* Available in paperbacks.

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Slides — 35 mm.

Consumers' Research, Inc., Washington, New Jersey 07882.
Testing at Consumers' Research. 34 slides, color.
Deceptive Packaging. 24 slides, color.
Food Additives. 28 slides, color.

National Consumer Finance Association, Education Service, 1000 Sixteenth Street, N. W., Washington, D. C. 20006.
The Things You Know That Aren't So. 32 slides, color.

Filmstrips — 35 mm.

American Bankers Association, Public Relations Committee, Park Avenue, New York, New York 10016.
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Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Illinois 60601.
Your Money and You. 73 frames, 18 - 25 min.
You the Shopper. 63 frames, color, 15 - 20 min.
Your Wardrobe and You. 63 frames, color, 15 - 20 min.
Spending Your Food Dollars. 73 frames, color, 18 - 25 min.
Your World and Money. 58 frames, color, 15 - 20 min.

Institute of Life Insurance, 561 Hillgrove Avenue, LaGrange, Illinois 60625.
Automobile Insurance. 18 mm., color, sound.
Directing Your Dollars. 52 frames, 15 min., color.
Dollars for Health. 60 frames, 15 min., color.
Dollars for Security. 62 frames, 15 min., color.

Marriage and Money. 67 frames, 15 min., color.
Patterns for Protection. 15 min., color, sound.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036.
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**One in 20,000 — Tobacco.* 30 min., color. Loan: National Reform Association.

Arthritis and Rheumatism Foundation.
**The Misery Merchants.* 25 min., black and white. Loan: Association Films.

Better Business Bureau, 112 East 10th Street, Kansas City, Missouri; 430 North Michigan Avenue, Chicago, Illinois.
The Better Business Bureau Story. 27 1/2 min., color.
Too Good to be True. 20 min., color.
A House is a Living Being. 20 min., color.

Consumers Union Film Library, 767 West 25th Street, New York, New York.
Consumers Want To Know. 30 min., color.

Cooperative League of the U.S.A., 59 East Van Buren Street, Chicago, Illinois, 60605.
This is a Cooperative. Color.

CUNA International, Inc., 1617 Sherman Avenue, P. O. Box 431, Madison, Wisconsin 53701.

**How to Handle $300,000 — A Little at a Time.* Loan: Association Films.

**A Penny Saved.* 15 min., black and white, color. Loan: Association Films.

**'Til Debt Do Us Part.* 15 min., black and white. Loan: Association Films.

Dun and Bradstreet.

**Credit — Man's Confidence in Man.* 14 min., color. Loan: Modern Talking Picture Service.

Health Insurance Institute.

**Dialogue with Life.* 20 min., black and white. Loan: Modern Talking Picture Service.

**Time and a Place to Grow.* 27 min., black and white. Loan: Association Films.

Institute of Life Insurance, 561 Hillgrove Avenue, LaGrange, Illinois 60625.

**Life Insurance — What It Means and How It Works.* 14 1/2 min., color. Loan: Modern Talking Picture Service.

Insurance Information Institute, 110 William Street, New York, New York 10038.

**The Invisible Force.* 28 min., black and white. Loan: Association Films.

Investment Company Institute.

**The Hope That Jack Built.* 8 min., color. Loan: Sterling Movies U. S. A.

International Temperance Association.

**Verdict at 1:32 — Alcohol.* 22 min., color. Loan: National Reform Association.

Merrill Lynch, Pierce, Fenner, and Smith.

**Good Old Sam or How To Be a Successful Investor.* 30 min., color. Loan: Sterling Movies U. S. A.

**How Stocks are Bought and Sold.* 20 min., black and white. Loan: Sterling Movies U. S. A.

**How to Invest and Why.* 20 min., black and white. Loan: Sterling Movies U. S. A.

National Association of Mutual Insurance Companies, Publicity Department, 2611 East 46th Street, Indianapolis, Indiana 46205.

Insurance — From the Farmer's Side of the Fence. 23 min., color.

National Association of Home Builders.

**Your Next New Home.* 19 min., color. Loan: Association Films.

National Consumer Finance Association, Education Service, 1000 Sixteenth Street, N. W., Washington, D. C. 20006.

**The Littlest Giant.* 14 min., color. Loan: Association Films.

**Personal Financial Planning.* 11 min., color. Loan: Association Films.

**The Wise Use of Credit.* 11 min., color. Loan: Association Films.

National Funeral Directors Association.

**To Serve the Living.* 27 1/2 min., black and white. Loan: Association Films.

National Real Estate Board.

The House Hunters. 13 min., color. Loan: local or state real estate boards or boards of realtors.

NET Film Service, Indiana University, Audio-Visual Center, Bloomington, Indiana 47401.

Poor People Pay More. Black and White.

New York Stock Exchange

**The Lady and the Stock Exchange.* 27 min., color. Loan: Modern Talking Picture Service.

**What Makes Us Tick.* 12 min., color. Loan: Modern Talking Picture Service.

Office of Economic Opportunity, Executive Office of the President, Washington, D. C., Public Affairs, 1200 19th St., N. W.

The Owl Who Gave a Hoot. Black and White. 15 min.

United States Department of Agriculture, Office of Information, Motion Picture Service, Washington, D. C. 20250.

A Mark of Wholesome Meat. 18 1/2 min., color. Loan basis.

United States Department of Health, Education, and Welfare, Social Security Administration, Baltimore, Maryland 21235.

Sam'l and Social Security. 7 3/4 min., color. Loan: local offices of the Social Security Administration.

The Social Security Story. 14 min., color. Loan: local offices of the Social Security Administration.

You and Medicare. 27 min., color. Loan: local office of the Social Security Administration.

United States Department of the Treasury, U. S. Savings Bonds Division, Washington, D. C. 20226 (Or write to your State

Director, U. S. Savings Bonds Division, United States Department of the Treasury.)

Danny Kaye for School Savings. 16 1/2 min., black and white.

Grandpa's Inheritance. 16 min., black and white.

The Land We Love. 20 min., color.

United States Food and Drug Administration.

The Health Fraud Racket. 28 min., color.

A Reason for Confidence. 28 min., color.

United States Savings and Loan League.

What You Should Know Before You Buy a Home. 28 min., color.

University of Missouri.

Families Talk it Over. Eight 15 min. films, black and white.

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* Loan Resources listed below:

Association Films, Inc., 600 Madison Avenue, New York, New York 10022.
Branch Offices: 600 Grand Ave., Ridgefield, N. J. 07657; 561 Hillgrove Ave., LaGrange, Ill. 60525; 1621 Dragon St., Dallas, Texas 75207; 25358 Cypress Ave., Hayward, Calif. 94544.

Modern Talking Picture Service, Inc., 3 East 54th Street, New York, New York 10022.

National Reform Association, 109 Monitor Avenue, Pittsburgh, Pennsylvania.

Sterling Movies U. S. A., Booking Office, 43 West 61st Street, New York, New York 10023.